

NB! This document is an overview of the Policy Benefits. Please refer to the Policy Schedule and the Echelon Policy Wording for full details.

INDEMNITY LIMITS APRIL 2026

BUILDING	<i>Included</i>	<i>Optional</i>	<i>Cost</i>
Accidental Damage - Up to Building Maximum Indemnity	*		Incl.
Additions & Extensions - Up to R200 000/subject to aggregate of 25% of Building Maximum Indemnity	*		Incl.
Alternative Accommodation & Loss of Rent - Reasonable costs up to 25% of Building Maximum Indemnity	*		Incl.
Architects & Professional Fees - Reasonable costs	*		Incl.
Buying a New Home - Up to Building Maximum Indemnity	*		Incl.
Carpets, Curtains & Domestic Appliances - Up to R50 000	*		Incl.
Clearance Costs - Reasonable costs subject to aggregate of 25% of Building Maximum Indemnity	*		Incl.
Difference in Cover - Up to R25 000	*		Incl.
- Difference in Cover Extension - up to R25 000 additional		*	R 45
Emergency Expenses for Domestic Employees - Up to R5 000	*		Incl.
Emergency Expenses for Guests - Up to R5 000	*		Incl.
Environmental Benefits - Up to R50 000	*		Incl.
Excess Waiver		*	POA
Fatal Injury - Up to R50 000 per event	*		Incl.
Fire Fighting - Reasonable costs subject to aggregate of 25% of Building Maximum Indemnity	*		Incl.
Garden Restoration - Up to R50 000	*		Incl.
Geyser (including Solar, Gas & Heat Pumps) - Reasonable Costs	*		Incl.
Geyser Maintenance - Reasonable Costs	*		Incl.
Home Alterations - Up to R100 000	*		Incl.
Leak Detection & Repairs - Up to R100 000	*		Incl.
Locks, Keys And Remote Controls - Reasonable costs	*		Incl.
Loss of Water (Additional Metered Charges) - Up to R25 000	*		Incl.
Mechanical and Electrical Breakdown - Up to R15 000	*		Incl.
- Extended Mechanical and Electrical Breakdown - Up to R50 000		*	R39
New Fixtures - Up to R50 000	*		Incl.
Pest Extermination - Reasonable Costs	*		Incl.
Power Surge - Up to Building Maximum Indemnity (excess waived subject to approved surge protection being installed)	*		Incl.
Public Supply & Mains Connections - Up to R50 000	*		Incl.
Removal of Trees - Up to R15 000 per 12-month period	*		Incl.
Security Guards - Reasonable Costs	*		Incl.
Subsidence & Landslip - Limited Cover Up to Maximum Indemnity noted in the schedule	*		Incl.
Subsidence & Landslip - Full Cover Up to Maximum Indemnity noted in the schedule		*	
Swimming Pool and Borehole Machinery - Up to R25 000	*		Incl.
Temporary Removal of Fixtures - Up to R250 000	*		Incl.

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HOME CONTENTS	Included	Optional	Cost
Accidental Damage - Up to the Home Contents Maximum Indemnity	*		Incl.
Alternative Accommodation & Loss of Rent - Reasonable costs up to 25% of Home Contents Maximum Indemnity	*		Incl.
Average Protector - Up to 25% of Home Contents Maximum Indemnity subject to an aggregate of R200 000		*	R 49
Bank Cards & Money (Including Kruger Coins) - Up to R25 000 per annum	*		Incl.
Business Contents - Up to R250 000	*		Incl.
- Extended Business Contents (Option 1) - Includes the following cover:		*	R 95
- Accidental Damage up to R150 000		*	
- Business Equipment up to R250 000		*	
- Business Interruption- Limited to R25 000 per event, and 3 incidents per 12-month period		*	
- Power Surge up to R150 000		*	
- Personal Liability up to R1 000 000		*	
- Reinstatement of Data up to R25 000		*	
- Stock and Samples up to R50 000		*	
- Extended Business Contents (Option 2) - Includes the following cover:			R 95
- AirBnB up to R250 000 (limited to specific perils)		*	
Clearance Costs - Reasonable costs subject to aggregate of 25% of Building Maximum Indemnity	*		Incl.
Contents in Garages/Outbuildings/Wendy-house - up to R50 000 (subject to forcible/violent entry)	*		Incl.
Data & Documents (Private) - Up to R25 000	*		Incl.
Emergency Expenses for Domestic Employees - Up to R5 000	*		Incl.
Emergency Expenses for Guests - Up to R5 000	*		Incl.
Excess Waiver		*	POA
Fatal Injury - Up to R50 000 per event	*		Incl.
Fire Fighting - Reasonable costs subject to aggregate of 25% of Home Contents Maximum Indemnity	*		Incl.
Fridge & Freezer Contents- Up to R25 000	*		Incl.
Full House (Lawn Bowls) - R5 000 (Limited to two incidents per annum)	*		Incl.
Garden Furniture & Outdoor Items - Up to R100 000	*		Incl.
Gifts - Up to R50 000	*		Incl.
Goods In Transit from place of purchase or repair - Up to R15 000	*		Incl.
Guests & Domestic Staff - Up to R50 000	*		Incl.
Hole-in-One (Golf) - R10 000	*		Incl.
Identity Theft - Legal Expenses up to R25 000	*		Incl.
Laundry - Up to R50 000	*		Incl.
Locks, Keys & Remote Controls - Reasonable costs	*		Incl.
Loss of Water Additional Metered charges - Up to R25 000	*		Incl.
Marquee Hire - Up to R50 000	*		Incl.
Mechanical and Electrical Breakdown - Reasonable Costs	*		Incl.
New Possessions- Up to R50 000	*		Incl.
Over 55yrs Excess Waiver	*		Incl.
Pairs & Sets Waiver (Optional)		*	POA
Pest Extermination - Reasonable Costs	*		Incl.
Power Surge - Up to Home Contents Maximum Indemnity (excess waived subject to approved surge protection being installed)	*		Incl.
Security Guards - Reasonable Costs	*		Incl.
Storage & Removal - Up to the Home Contents Maximum Indemnity	*		Incl.
Students, Scholars & Parents Property - Up to R50 000 (subject to forcible/violent entry)	*		Incl.
Subsidence & Landslip - Limited Cover Up to Maximum Indemnity noted in the schedule	*		Incl.
Subsidence & Landslip - Full Cover Up to Maximum Indemnity noted in the schedule		*	
Swimming Pool and Borehole Machinery - Up to R25 000	*		Incl.
Trauma Treatment - Up to R2 500 per person maximum R10 000 per incident	*		Incl.
Vet Expenses - Up to R30 000 per annum (limited to 3 incidents)	*		Incl.

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PERSONAL ALL RISKS

Unspecified All Risks Cover is optional and available up to 30% of the Home Contents sum insured. There is no limit per item. Items that must be specified are those used for business/professional purposes and sporting equipment used by professional sportspeople.

	Included	Optional	Cost
Unspecified All Risks		*	POA
Bank Vault Extension		*	POA
Items stolen from an unoccupied vehicle where the design or size of the item or vehicle is such that it is impossible to conceal the item - Up to R15 000 (subject to forcible/violent entry from the locked vehicle)	*		Incl.
- Bicycles and Golf Clubs stolen from an unoccupied vehicle and the design or size of the item or vehicle is such that it is impossible to conceal the item - Covered up to the Unspecified All Risks Maximum Indemnity (subject to forcible/violent entry from the locked vehicle)	*		Incl.
Pairs & Sets Waiver - Specified All Risks	*		Incl.
Pairs & Sets Waiver - Unspecified All Risks		*	POA
Over 55yrs Excess Waiver	*		Incl.
Specified All Risks - Agreed Replacement Extension		*	POA
Theft from Home Extension - Up to Unspecified all Risks Maximum Indemnity, or R50 000, whichever is lesser	*		Incl.
Theft of Jewellery from Unoccupied Vehicles - Up to Maximum Indemnity or R75 000, whichever is the lesser (subject to forcible/violent entry from the locked vehicle)	*		Incl.
Trauma Treatment - Up to R2 500 per person maximum R10 000 per incident	*		Incl.
Vehicle Remote Jamming - where entry to the locked vehicle has been gained by electronic remote jamming & there is CCTV footage thereof, the requirement of forcible and violent entry will be waived - Up to the Unspecified All Risks Maximum Indemnity	*		Incl.
Vehicle Remote Jamming - where entry to the locked vehicle has been gained by electronic remote jamming & there is <u>no</u> CCTV footage thereof, the requirement of forcible and violent entry will be waived - Up to R15 000	*		Incl.

MOTOR

	Included	Optional	Cost
Standard (Manual Transmission) Car Hire - We will arrange a Manual Transmission hire vehicle (Petrol with Radio CD, Aircon, Power Steering, ABS & Airbags), or reimburse you R200 per day if you hire a car from a registered car hire company, for the number of days it takes to repair your vehicle, up to a maximum of 30 days	*		Incl.
Standard (Manual Transmission) Car Hire Extension - We will arrange a Manual Transmission hire vehicle (Petrol with Radio CD, Aircon, Power Steering, ABS & Airbags), or reimburse you R200 per day if you hire a car from a registered car hire company, for the number of days it takes to repair your vehicle, up to a maximum of 45 days		*	R 55
Standard (Automatic Transmission) Car Hire - We will arrange an Automatic Transmission vehicle (Petrol, Radio CD, Aircon, Power Steering, ABS & Airbags), or reimburse you R200 per day if you hire a car from a registered car hire company, for the number of days it takes to repair your vehicle, up to a maximum of 30 days		*	R 65
Standard (Automatic Transmission) Car Hire Extension - We will arrange an Automatic Transmission hire vehicle (Petrol with Radio CD, Aircon, Power Steering, ABS & Airbags), or reimburse you R200 per day if you hire a car from a registered car hire company, for the number of days it takes to repair your vehicle, up to a maximum of 45 days		*	R 95
Executive (Automatic Transmission) Car Hire - We will arrange an Automatic Transmission hire vehicle (Petrol, Automatic, Radio CD, Aircon, Power Steering, ABS & Airbags), or reimburse you R200 per day if you hire a car from a registered car hire company, for the number of days it takes to repair your vehicle up to a maximum of 30 days		*	R 85
Executive (Automatic Transmission) Car Hire Extension - We will arrange an Automatic Transmission hire vehicle (Petrol, Automatic, Radio CD, Aircon, Power Steering, ABS & Airbags), or reimburse you R200 per day if you hire a car from a registered car hire company, for the number of days it takes to repair your vehicle, up to a maximum of 45 days		*	R 120
LDV Car Hire - We will arrange a Manual Transmission LDV hire vehicle (2-door), or reimburse you R200 per day if you hire a car from a registered car hire company, for the number of days it takes to repair your vehicle, up to a maximum of 30 days		*	R 85
LDV Car Hire Extension - We will arrange a Manual Transmission LDV hire vehicle (2-door), or reimburse you R200 per day if you hire a car from a registered car hire company, for the number of days it takes to repair your vehicle, up to a maximum of 45 days		*	R 120

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SUV Car Hire - We will arrange an Automatic Transmission SUV hire vehicle (SUV, Radio CD, Aircon, Power Steering, ABS & Airbags), or reimburse you R200 per day if you hire a car from a registered car hire company, for the number of days it takes to repair your vehicle, up to a maximum of 30 days		*	R 105
SUV Car Hire Extension - We will arrange an Automatic Transmission SUV hire vehicle (SUV, Radio CD, Aircon, Power Steering, ABS & Airbags), or reimburse you R200 per day if you hire a car from a registered car hire company, for the number of days it takes to repair your vehicle, up to a maximum of 45 days		*	R 205
Car Hire - Unlimited (Included for policies with premium in excess of R3 500pm)		*	R 85
Credit Shortfall - Up to 10%, 20% or 30% of Retail Value, maximum R500 000		*	POA
Emergency Expenses of Passengers (Family) - Up to R5 000 per event	*		Incl.
Emergency Expenses of Passengers (Other than Family) - Up to R5 000 per event	*		Incl.
Emergency Hotel Expenses - Up to R2 500 per night maximum R10 000 per incident (limited to 2 incidents per 12-month period)	*		Incl.
Emergency Repairs - Up to R10 000	*		Incl.
Emergency Towing and Storage following claim event and the client has contacted Help 0860 200 002 or Echelon directly to arrange towing - Reasonable Costs	*		Incl.
Emergency Towing and Storage following claim event and the client has arranged own towing and storage - Up to R7 500	*		Incl.
Emergency Towing and Storage following mechanical & electrical breakdown - Up to R2 500	*		Incl.
Emergency Transportation following claim event - Up to R500 per incident (limited to R500 per incident, and 3 incidents per 12-month period)	*		Incl.
Automatic Basic Excess Waiver for Regular Driver- For any accident, theft or hijacking claim and the vehicle is within one year of first use or insurance	*		Incl.
Excess Waiver - Up to claim amount of R1m		*	R 185
Excess Waiver - Up to claim amount of R2m		*	R 370
Extended 4x4 Cover - Repatriation to South Africa from within Territorial Limits - R50 000	}	*	R65
Extended 4x4 Cover - Car hire outside of RSA - Up to R1 000 per day maximum R3 000		*	
Extended 4x4 Cover - Return flight to RSA - Up to R50 000		*	
Extended 4x4 Cover - Temporary Accommodation outside RSA - Up to R12 000		*	
Extended 4x4 Cover - Mechanical & Electrical Breakdown of Winching Equipment		*	
Garage/Motor Trade Risk (Up to maximum of 60 days)	*		Incl.
Hail Damage Excess Waiver (excluding total loss)	*		Incl.
Headlight, Taillight & Spotlight Damage - Up to R20 000	*		Incl.
Hired Vehicle Excess Top Up - Up to R10 000	*		Incl.
Locks, Keys and Remote Controls - Reasonable Costs	*		Incl.
Motor Personal Accident for Regular Driver		*	POA
Motor Personal Accident Extension - For Passengers - Per Schedule up to 20% of Maximum Indemnity for Main Driver max. 3 Passengers		*	POA
New Vehicle Replacement - Where the vehicle is not older than 24 months from the date of first registration and the mileage has not exceeded 60 000kms	*		Incl.
Private Hire Vehicle Excess Waiver - Up to R15 000		*	R85
Radio & Sound Equipment - Up to R10 000	*		Incl.
Repatriation to South Africa from within Territorial Limits - Up to R20 000	*		Incl.
Substitute Vehicle - Up to retail value of insured vehicle for 14 days	*		Incl.
Trauma and Funeral Expenses Following Hijack - Up to R2 500 per person, with maximum of R10 000 per event	*		Incl.
Three Year New For Old (Optional) - Up to insured vehicle Maximum Indemnity		*	POA
Vehicle Accessories - Agreed Value/All Risks Basis		*	POA
Vehicle Modification - Up to R50 000	*		Incl.
Vehicle Transfer Cover - Up to R1 000 000 for 72 hours	*		Incl.
Windscreens and Window Glass - Reasonable Costs	*		Incl.
Windscreens and Window Glass (Bullet Proof - Up to R50 000)	*		Incl.
Windscreen Excess Waiver - Up to R5 000		*	R30
Liability to Third Parties arising out of any one event or occurrence where the insured vehicles is being driven by (or whilst in the custody or control of) a person licensed less than two years or younger than 25 years of age - R1 000 000 for Death or Bodily Injury, R2 500 000 for Damage to Property	*		Incl.

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<i>Liability to Third Parties arising out of any one event or occurrence where the event or occurrence happened outside South Africa but within the policy Territorial Limits - R1 000 000 for Death or Bodily Injury or Damage to Property</i>	*		Incl.
<i>All other Liabilities to Third Parties arising out of any one event or occurrence - R3 000 000 plus R7 000 000 under Extended Liability Section</i>	*		Incl.

<i>CLASSIC MOTOR</i>	<i>Included</i>	<i>Optional</i>	<i>Cost</i>
<i>Cherished Remains - 15% of Market or Agreed Value/5% for Burnt-Out Vehicles</i>	*		Incl.
<i>Emergency Towing and Storage following claim event and the client has contacted Help 0860 200 002 or Echelon directly to arrange towing - Reasonable Costs</i>	*		Incl.
<i>Emergency Towing and Storage following claim event and the client has arranged his own towing and storage - Up to R5 000</i>	*		Incl.
<i>Parts Temporarily Removed - 40% of Market or Agreed Value</i>	*		Incl.
<i>Repatriation to South Africa from within Territorial Limits - Up to R20 000</i>	*		Incl.
<i>Windscreens and Window Glass - Classic Motor - Up to R10 000</i>	*		Incl.
<i>Liability to Third Parties arising out of any one event or occurrence where the insured vehicle is being driven by (or whilst in the custody or control of) a person licensed less than two years or younger than 25 years of age - R1 000 000 for Death or Bodily Injury, R2 500 000 for Damage to Property</i>	*		Incl.
<i>Liability to Third Parties arising out of any one event or occurrence where the event or occurrence happened outside South Africa but within the policy Territorial Limits - R1 000 000 for Death or Bodily Injury or Damage to Property</i>	*		Incl.
<i>All other Liabilities to Third Parties arising out of any one event or occurrence - R3 000 000 plus R2 000 000 under Extended Liability Section</i>	*		Incl.

<i>MOTORCYCLES</i>	<i>Included</i>	<i>Optional</i>	<i>Cost</i>
<i>Where the insured motorcycle is damaged in a collision whilst being ridden by the regular rider, or stolen or hijacked from his custody or control, and the motorcycle is within one year of first use or insurance, only the first date being applicable - NIL excess.</i>	*		Incl.
<i>Where the insured motorcycle is stolen or hijacked, or damaged in an attempt and is fitted with an Echelon recognised Tracking Device - NIL excess.</i>	*		Incl.
<i>Credit Shortfall - Up to 10% or 20% (depending on option selected) of Retail Value maximum R200 000</i>		*	
<i>Emergency Towing and Storage following claim event and the client has contacted Help 0860 200 002 or Echelon directly to arrange towing - Reasonable Costs</i>	*		Incl.
<i>Emergency Towing and Storage following claim event and the client has arranged his own towing and storage - Up to R5 000</i>	*		Incl.
<i>Emergency Towing and Storage following mechanical & electrical breakdown - Up to R2 500</i>	*		Incl.
<i>Locks, Keys & Remote Controls - Reasonable Costs</i>	*		Incl.
<i>Radio & Sound Equipment - Up to R5 000</i>	*		Incl.
<i>Repatriation to South Africa from within Territorial Limits - Up to R20 000</i>	*		Incl.
<i>Motorcycle Transfer Cover - Up to R250 000 for 72 hours</i>	*		Incl.
<i>Windscreens - Up to R5 000</i>	*		Incl.
<i>Liability to Third Parties arising out of any one event or occurrence where the insured motorcycle is being ridden by (or whilst in the custody or control of) a person licensed less than two years or younger than 25 years of age - R1 000 000 for Death or Bodily Injury, R2 500 000 for Damage to Property</i>	*		Incl.
<i>Liability to Third Parties arising out of any one event or occurrence where the event or occurrence happened outside South Africa but within the policy Territorial Limits - R1 000 000 for Death or Bodily Injury or Damage to Property</i>	*		Incl.
<i>All other Liabilities to Third Parties arising out of any one event or occurrence - R3 000 000 plus R2 000 000 under Extended Liability Section</i>	*		Incl.

<i>WATERCRAFT</i>	<i>Included</i>	<i>Optional</i>	<i>Cost</i>
<i>All Liabilities to Third Parties arising out of any one event or occurrence - R1 000 000 plus R2 000 000 under Extended Liability Section</i>	*		Incl.

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CARAVANS & TRAILERS

	<i>Included</i>	<i>Optional</i>	<i>Cost</i>
<i>Credit Shortfall - Up to 10% or 20% of Retail Value maximum R200 000</i>		*	
<i>Emergency Towing and Storage following claim event and the client has contacted Help 0860 200 002 or Echelon directly to arrange towing - Reasonable Costs</i>	*		<i>Incl.</i>
<i>Emergency Towing and Storage following claim event and the client has arranged his own towing and storage - Up to R7 500</i>	*		<i>Incl.</i>
<i>Emergency Towing and Storage following mechanical & electrical breakdown - Up to R2 500</i>	*		<i>Incl.</i>
<i>Taillight Damage - Up to R15 000</i>	*		<i>Incl.</i>
<i>Locks, Keys & Remote Controls - Reasonable Costs</i>	*		<i>Incl.</i>
<i>Repatriation to South Africa from within Territorial Limits - Up to R20 000</i>	*		<i>Incl.</i>
<i>Windscreens and Window Glass - Up to R10 000</i>	*		<i>Incl.</i>

PERSONAL ACCIDENT

	<i>Included</i>	<i>Optional</i>	<i>Cost</i>
<i>Domestic Employees Extension - Up to R50 000</i>		*	<i>POA</i>

PERSONAL LIABILITY

	<i>Included</i>	<i>Optional</i>	<i>Cost</i>
<i>General - Up to R5 000 000</i>	*		<i>Incl.</i>
<i>Credit, Debit and SIM cards - Up to R25 000</i>	*		<i>Incl.</i>
<i>Wrongful Arrest - Up to R100 000</i>	*		<i>Incl.</i>
<i>Domestic Employees - Up to R3 000 000</i>	*		<i>Incl.</i>
<i>Tenant's Liability - Up to R3 000 000</i>	*		<i>Incl.</i>
<i>Security Companies - Up to R3 000 000</i>	*		<i>Incl.</i>

EXTENDED PERSONAL LIABILITY

	<i>Included</i>	<i>Optional</i>	<i>Cost</i>
<i>Motor Liability - Up to R7 000 000</i>	*		<i>Incl.</i>
<i>Watercraft Liability - Up to R2 000 000</i>	*		<i>Incl.</i>
<i>General Liability - Up to R15 000 000</i>	*		<i>Incl.</i>

RETRENCHMENT BENEFIT

	<i>Included</i>	<i>Optional</i>	<i>Cost</i>
<i>Up to 6 months policy premium</i>		*	<i>POA</i>